

In re:
Ammon Wilson Boone
Debtor

Case No. 18-18197-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Mar 15, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 17, 2024:

Recip ID	Recipient Name and Address
db	+ Ammon Wilson Boone, 2609 Fieldview Drive, Macungie, PA 18062-8411
14264306	+ Bethpage Federal Credit Union, Jeannine Farino, Esq., Rivkin Radler LLP, 926 RXR Plaza, Uniondale, NY 11556-3823
14247020	+ First Commonwealth Federal Credit Union, 257 Brodhead Road, Bethlehem, PA 18017-8938
14247038	+ Zachary Zawarski, Esq., 3001 Easton Avenue, Bethlehem, PA 18017-4207

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Mar 16 2024 00:32:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Mar 16 2024 00:32:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14583796	Email/PDF: bncnotices@becket-lee.com	Mar 16 2024 00:45:17	Afni, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14265213	EDI: BANKAMER	Mar 16 2024 04:32:00	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
14286603	Email/Text: coabankruptcy@allentownpa.gov	Mar 16 2024 00:32:00	City of Allentown, Revenue & Audit Bureau, 435 W Hamilton St, Allentown, PA 18101
14255653	+ EDI: AISACG.COM	Mar 16 2024 04:32:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
14269742	+ Email/Text: RASEBN@raslg.com	Mar 16 2024 00:32:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14251217	EDI: DISCOVER	Mar 16 2024 04:32:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14247022	EDI: IRS.COM	Mar 16 2024 04:32:00	Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
14248575	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Mar 16 2024 00:32:00	KeyBank N.A., 4910 Tiedeman Rd, Brooklyn, OH 44144-2338
14428014	Email/PDF: resurgentbknofications@resurgent.com	Mar 16 2024 00:45:05	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
14273968	Email/PDF: resurgentbknofications@resurgent.com	Mar 16 2024 00:45:06	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14276585	^ MEBN	Mar 16 2024 00:30:10	Lakeview Loan Servicing LLC, C/O M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
14286645	EDI: MAXMSAIDV	Mar 16 2024 04:32:00	Navient Solutions, LLC. on behalf of, Department

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14247026	Email/Text: nys.dtf.bncnotice@tax.ny.gov	Mar 16 2024 00:32:00	of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14822510	+ Email/Text: mtgbk@shellpointmtg.com	Mar 16 2024 00:32:00	New York State Dept of Taxation and Fina, Bankruptcy Section, PO Box 5300, Albany NY 12205-0300
14725782	+ Email/Text: mtgbk@shellpointmtg.com	Mar 16 2024 00:32:00	NewRez LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14273457	EDI: PRA.COM	Mar 16 2024 00:32:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14247029	Email/Text: bankruptcynotices@psecu.com	Mar 16 2024 04:32:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14279343	EDI: PENNDEPTREV	Mar 16 2024 00:32:00	PSECU, P.O. Box 67013, Harrisburg, PA 17106-7013
14279343	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 16 2024 04:32:00	Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946
14276913	+ Email/Text: bncmail@w-legal.com	Mar 16 2024 00:32:00	Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946
14496528	EDI: Q3G.COM	Mar 16 2024 00:32:00	Prosper Marketplace Inc., C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14250493	+ Email/Text: OpsEscalations@RocketLoans.com	Mar 16 2024 04:32:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14277029	+ Email/Text: bncmail@w-legal.com	Mar 16 2024 00:32:00	RocketLoans Marketplace, 1274 Library Street, Detroit, MI 48226-2256
14264431	+ Email/Text: DeftBkr@santander.us	Mar 16 2024 00:32:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
		Mar 16 2024 00:32:00	Santander Bank, N.A., 450 Penn Street, MC 10-421-MC3, Reading, PA 19602-1011
TOTAL: 26			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 17, 2024

Signature: /s/Gustava Winters

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2024 at the address(es) listed below:

Name	Email Address
ADAM BRADLEY HALL	on behalf of Creditor CALIBER HOME LOANS INC. amps@manleydeas.com
ALYK L OFLAZIAN	on behalf of Creditor CALIBER HOME LOANS INC. amps@manleydeas.com
ANDREW L. SPIVACK	on behalf of Creditor CALIBER HOME LOANS INC. andrew.spivack@brockandscott.com, wbecf@brockandscott.com
JEROME B. BLANK	on behalf of Creditor CALIBER HOME LOANS INC. jblank@pincuslaw.com, mmorris@pincuslaw.com
KEVIN G. MCDONALD	on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmlawgroup.com
MARK A. CRONIN	on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmlawgroup.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor Lakeview Loan Servicing LLC mfarrington@kmlawgroup.com
MICHELLE L. MCGOWAN	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing mimcgowan@raslg.com
ROLANDO RAMOS-CARDONA	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
THOMAS SONG	on behalf of Creditor Bank Of America N.A. tomysong0@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
ZACHARY ZAWARSKI	on behalf of Debtor Ammon Wilson Boone zzawarski@zawarskilaw.com

TOTAL: 13

Information to identify the case:

Debtor 1	<u>Ammon Wilson Boone</u>	Social Security number or ITIN	xxx-xx-7363
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	18-18197-pmm		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ammon Wilson Boone

3/14/24

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.